

MORTGAGE RIDER

THIS MORTGAGE RIDER, made this 25th of July, 19 83, is incorporated into and shall be deemed to amend and supplement the Mortgage ("Mortgage") of even date herewith given by the undersigned ("Borrower") to secure the payment of a certain Note ("Note") to United Virginia Mortgage Corporation ("Lender") of even date herewith and covering the property described in the Mortgage and located at:

103 Knollwood Court, Fountain Inn, South Carolina 29644  
(Property Address)

In addition to the covenants and agreement made in the Mortgage, Borrower and Lender further covenant and agree as follows:

1. Amendment to Mortgage. Subject to the provisions of Paragraph Two of this Rider, the Mortgage is hereby amended as follows:

(a) The following two paragraphs are substituted in place of paragraph of paragraph 17 of the Mortgage:

"17. Acceleration; Remedies. The following shall be events of default ("Events of Default") hereunder and under the Note: (a) the failure to make when due any instalment or other payment due under the Note or under this Mortgage; (b) the failure of Borrower to perform any covenant or agreement of Borrower in the Note or under this Mortgage; (c) any representation or warranty made by Borrower herein or in the Note proves to have been made incorrect in any material respect when made; (d) the insolvency of Borrower, or the application for the appointment of a receiver for Borrower or the filing of a petition under any provisions of the Bankruptcy Act by or against Borrower or any assignment for the benefit of creditors by or against Borrower; (e) a judgment or judgments in excess of the sum of \$1,000 in the aggregate shall be rendered against Borrower (or any person comprising Borrower), and any such judgment shall remain unsatisfied for any period of 30 consecutive days without a stay of execution; or (f) the prospect of payment, performance, or realization of collateral under the Note or under this Mortgage is significantly impaired.

Upon the occurrence of one or more of the Events of Default, Lender may, at its option, after such written notice to the Borrower as may be required by applicable law, declare the entire balance on the Note to be then immediately due and payable, in which event the entire balance due on the Note, including accrued interest thereon, shall be immediately due and payable without presentment, demand or protest, or notice of such presentment, demand or protest, all of which are hereby waived, and may invoke foreclosure by judicial proceeding and sale of the property and any other remedies permitted by applicable law. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 17, including, but not limited to, reasonable attorney's fees."